

REMARKS

The present Amendment is a full and timely response to the Non-final Office Action mailed April 3, 2007. Claims 1-30 remain pending in the present application. By this Amendment, independent Claims 1, 9, 18, 23, 29 and 30 and dependent Claims 2, 4, 5, 10, 12-15, 20-22, have been amended. Claim 17 was previously cancelled. Applicant respectfully submits that no new matter has been added by the foregoing amendments. In view of the amendments and remarks, the Applicant respectfully asserts that the rejections are now made moot and that the pending claims are in condition for allowance.

Amendments to the Specification

By the present Amendment, paragraph [0056] of the Specification has been amended in order to correct a typographical error. The Applicant respectfully submits that no new matter has been added by the amendments to the Specification.

Claim Rejections under 102(e)

Claims 1-16 and 18-30 were rejected under U.S.C. § 102(e) as being anticipated by U.S. Patent App. No. 2002/0143582 to Reader et al. ("Reader"). Specifically, the Office Action contends that Reader teaches a method for presenting a bill and associated non-bill information via a network, comprising: transmitting to a payer a bill including a first charge, a second charge, a location identifier of first non-bill information upon which the first charge is based, and a location identifier of second non-bill information upon which the second charge is based; receiving a request for at least one of the first non-bill information and the second non-bill information; and transmitted the requested non-bill information to the payor.

Description of the Reader Reference

Reader is generally directed to an automated web-based reinsurance renewal method that includes interactive web pages that display policies or reinsurance contracts of a client and their status (see, for example, Reader at Abstract). In Reader, a list of policies or contracts held by the client is displayed on a selection page (Reader at paragraph [0026] and paragraph [0034]). The

illustrated policy numbers are shown underlined to indicate that they are hypertext links to another web page which provides detailed information regarding the contract terms and related information (Reader at paragraph [0034]). When the status of a contract is identified as “to be renewed,” the client can initiate the renewal process by clicking on the policy number for that contract to generate an underwrite page for that contract, which displays relevant underwriting questions (Reader at paragraph [0039]).

Patentability of the Amended Independent Claims

In Response to the Office Action, the Applicant respectfully asserts that independent Claims 1, 9, 18, 23, 29, and 30, as amended, are patentable over Reader. Specifically, Reader fails to teach or suggest “location identifiers that index a portion of a document comprising non-bill information upon which a charge is based,” as recited by each of the amended independent claims. Reader contains two situations in which hyperlinks are discussed with respect to a renewal contract. In the first, Reader simply states that the illustrated policy numbers 55 are shown underlined to indicate that they are hypertext links to another web page which provides detailed information regarding the contract terms and related information (Reader at paragraph [0034]). Such a disclosure does not teach or suggest the use of indexing to a portion of a document comprising non-bill information, as recited by each of the amended independent claims of the present application. In marked contrast to the recitations of the amended independent claims, Reader only teaches the retrieval of a document that may contain the contract terms and related information. Reader, however, fails to teach or suggest the retrieval of a relevant portion of a document through indexing.

In the second situation in which hyperlinks are discussed with respect to a renewal contract, Reader states that the selection of a policy or contract for renewal links to an underwrite page on which underwriting questions are displayed (Reader at paragraphs [0026] and [0039]). Similar to the first situation discussed above, linking to an underwrite page with a series of underwriting questions does not teach or suggest indexing to a portion of a document comprising non-bill information. Additionally, the underwrite page of Reader does not display non-bill information “on which a charge is based,” as recited by each of the amended independent claims of the present application. In marked contrast, the underwrite page of Reader displays a series of

underwriting questions that are utilized to determine whether a premium for a policy needs to be updated (Reader at paragraph [0040]). In other words, the underwrite page is utilized to calculate a new charge and, therefore, fails to constitute non-bill information on which a charge contained within a bill is based. Accordingly, Reader contains no teaching or suggestion of utilizing location identifiers to index a portion of a document comprising non-bill information.

Additionally, the Applicant respectfully submits that the amendments made to independent Claims 1, 9, 18, 23, 29, and 30 are supported throughout the Specification of the present patent application. For example, paragraph [0056] states in part:

[0056] A link to non-bill information that is included in an electronic bill preferably has index parameters associated with it. These index parameters are used by the entity transmitting the non-bill information to retrieve the appropriate non-bill information from a database component. Other type parameters can also be associated with a link. These include user information to support user authentication for control of access to non-bill information. The use of index parameters, known as indexing, will be understood by one skilled in the art. For targeted links, non-bill information, in this example, an automobile insurance contract, stored in a database component is sectioned such that each sectioned portion of the non-bill information corresponds to at least one targeted link, such as those shown in the electronic bill of FIG. 4A. Index parameters associated with a targeted link within an electronic bill directs retrieval of the appropriate sectioned portion of non-bill information. FIG. 6 is a simplified depiction of targeted non-bill information associated with link 404 as electronically presented 601. As shown, this link references information related to collision insurance. It will be appreciated that any given section of non-bill information may be relevant to multiple portions of an electronically presented bill.

For at least the reasons stated above, the Applicant respectfully submits that amended independent claims 1, 9, 18, 23, 29, and 30 are patentable over the cited prior art. Additionally, the Applicant respectfully asserts that dependent claims 2-8, 10-16, 19-22, and 24-28 are allowable as a matter of law as depending from an allowable base claim, notwithstanding their independent recitation of patentable features.

Patentability of Dependent Claims 2 and 10

Furthermore, the Applicant respectfully submits that certain dependant claims contain subject matter that also makes them separately patentable. For example, amended dependent Claims 2 and 10 of the present invention recite “wherein the first document comprising first non-bill information and the second document comprising second non-bill information are the same document.” The Office Action contends that this element is taught by Reader at Figure 1, reference numeral 3. However, the cited figure in Reader only teaches a customer contract account file that maintains reinsurance contracts or policies (Reader at paragraph [0022]). There is no teaching or suggestion in Reader of a single document comprising both first non-bill information and second non-bill information that is indexed by a first location identifier and a second location identifier. Storing two separate documents in the same database, as taught by Reader, is markedly different than “indexing” to multiple portions of a single document, as recited by dependent Claims 2 and 10. For at least these reasons, dependent Claims 2 and 10 are patentable over Reader.

Additionally, the Applicant respectfully submits that amended dependent Claim 5 is patentable over Reader. As amended, dependent Claim 5 recites a bill presentment server and a non-bill presentment server that is “separate from the bill presentment server.” The Office Action cites Figure 1, reference numerals 8 and 3 for the contention that Reader teaches a bill presentment server and a non-bill presentment server. However, there is no teaching or suggestion in Reader of separate bill presentment and non-bill presentment servers. In marked contrast, Reader states that the renewal server 8, account files 3, and the software run thereon may collectively be referred to as a server, system server, or system (Reader at paragraph [0023]). Accordingly, Reader only teaches a single server rather than two separate servers. For at least these reasons, dependent Claim 5 is patentable over Reader.

Furthermore, because Reader only teaches a single server, Reader fails to teach or suggest a first network station, a second network station, and a third network station, as recited by dependent Claims 15 and 27. In Reader, a first network station (customer computer 2) simply logs in to a second network station (the insurer renewal web site server 8) to access a contract or contracts in the client's account file (Reader at paragraph [0025] and Figure 1). Accordingly, there is no teaching or suggestion of a third network station in Reader. For at least these reasons, dependent Claims 15 and 27 are patentable over Reader.

CONCLUSION

The Applicant believes that each matter raised by the Examiner has been responded to. Allowance of the claims is respectfully submitted. It is not believed that extensions of time or fees for addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

If there are any issues which may be resolved by teleconference or an Examiner's Amendment, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,



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